RE: Business Opportunity Rule, R511993

## Dear Sir or Madame:

This letter is in reference to the proposed Business Opportunity Rule, R511993. This proposal could have a significant negative impact on my home based business.

I have been a Xango Distributor for just over 5 months, and in this short time my home business has given my husband and I the chance to soon reach financial independence, have the time to dedicate to our two young children, and actively participate in community service. In just 5 months, we have been able to help over 40 people improve their health and financial situation, and look to help thousands more in the years to come through our Xango business.

However, the proposed Business Opportunity Rule would be a giant obstacle for us. It would place an undue burden on our Xango business operations, making our business almost impossible. I greatly appreciate your efforts and good intentions in creating guidelines that will protect consumers against the many fraudulent groups out there. On the other hand, certain sections of this general rule unfairly targets legitimate home based businesses such as my own.

For example, the seven day waiting period to enroll a new Distributor would give the public the feeling that there is something wrong with my business plan. I also feel it is unnecessary since we give consumers a 30 day 100% money back guarantee. Thus, this section would prove impractical and cause unwanted delays in our business.

Additionally, the Xango Distributor Kit costs only \$35, already way below the \$500 business threshold. Eliminating this threshold would create further unnecessary burden on my business and future distributors.

The proposal would also require the disclosure of "10 nearest existing sales people" to the prospective customer. Personal information would have to be given out to complete strangers without their approval. I'm afraid this rule would create heightened fear of identity theft and safety issues. Privacy issues are another major concern. This new rule could not guarantee that I or those in my organization will not be the targets of racial, sexual or ethnic harassment. On the contrary, it will make us all more vulnerable to many types of illicit or unsolicited propaganda in the future.

Putting it all in perspective, we all purchase items that cost way over \$35 and are not required to wait seven days, much less obtain the names of 10 people nearest us that have purchased the item. The Business Opportunity Rule would create an ongoing and unnecessary burden in building my home based business and many others who are legitimately trying to do the same.

I am respectfully asking you to reconsider the consequences that this proposal would have when implemented. Thousands of us would no longer have the opportunity to live out our dreams or simply make ends meet.

Sincerely, Zamira Pagan Xango Independent Distributor